

FILED: September 16, 2025

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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No. 23-2057  
(1:23-cv-00794-MSN-JFA)

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CHRISTEL JOHNSON

Plaintiff - Appellant

v.

NAVY FEDERAL CREDIT UNION

Defendant - Appellee

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M A N D A T E

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The judgment of this court, entered August 25, 2025, takes effect today.

This constitutes the formal mandate of this court issued pursuant to Rule 41(a) of the Federal Rules of Appellate Procedure.

/s/Nwamaka Anowi, Clerk